

AO 440 (Rev. 06/12) Summons in a Civil Action

# UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi 

Mark Noble Pugh, Jr. )  
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*Plaintiff(s)*

v. Civil Action No. 3:21-cv-00019-MPM-RP

Equifax Information Services, LLC; Trans Union, LLC; Experian Marketing Solutions, LLC; Barclays Bank Delaware; Capital One Bank USA, NA; Credit First National Association; et. al.

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*Defendant(s)*

Civil Action No. 3:21-cv-00019-MPM-RP

## SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Equifax Information Services, LLC  
c/o its Registered Agent: Corporation Service Company  
7716 Old Canton Road, Suite C  
Madison, MS 39110

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: [Mike@SheehanRamsey.com](mailto:Mike@SheehanRamsey.com)

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS.

*CLERK OF COURT*



S/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
, a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify)*:

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

*Printed name and title*

*Server's address*

Additional information regarding attempted service, etc:

## UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi 

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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v.

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Civil Action No. 3:21-cv-00019-MPM-RP

Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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## SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Trans Union, LLC  
c/o its Registered Agent: The Prentice Hall Corporation System, Inc.  
7716 Old Canton Road, Suite C  
Madison, MS 39110

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
, a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify)*: \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

## UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi 

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

Civil Action No. 3:21-cv-00019-MPM-RP

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*Defendant(s)*

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## SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Experian Marketing Solutions, LLC  
c/o its Registered Agent: CT Corporation System  
645 Lakeland East Drive, Suite 101  
Flowood, MS 39232

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Michael T. Ramsey, Esq.  
Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*Date: 02/03/2021

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
, a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify)*: \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

*Printed name and title*

*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

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Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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Civil Action No. 3:21-cv-00019-MPM-RP

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Barclays Bank Delaware  
c/o any officer or agent authorized to accept service  
100 S West Street  
Wilmington, DE 19801

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT

s/J. REDDITT



Date: 02/03/2021

*Signature of Clerk or Deputy Clerk*

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for (name of individual and title, if any) Equifax Information Services, LLC  
was received by me on (date) \_\_\_\_\_.

I personally served the summons on the individual at (place) \_\_\_\_\_  
on (date) \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with (name) \_\_\_\_\_,  
on (date) \_\_\_\_\_, a person of suitable age and discretion who resides there,  
and mailed a copy to the individual's last known address; or

I served the summons on (name of individual) \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of (name of organization) \_\_\_\_\_  
on (date) \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other (specify): \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_ *Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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Civil Action No. 3:21-cv-00019-MPM-RP

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Capital One Bank NA  
c/o any officer or agent authorized to accept service  
1680 Capital One Drive  
McLean, VA 22102

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,

*CLERK OF COURT*



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for (name of individual and title, if any) Equifax Information Services, LLC  
was received by me on (date) \_\_\_\_\_.

I personally served the summons on the individual at (place) \_\_\_\_\_  
on (date) \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with (name) \_\_\_\_\_  
on (date) \_\_\_\_\_, a person of suitable age and discretion who resides there,  
on (date) \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on (name of individual) \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of (name of organization) \_\_\_\_\_  
on (date) \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other (specify): \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00.

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

*Printed name and title*

*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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Civil Action No. 3:21-cv-00019-MPM-RP

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Credit First National Association  
c/o any officer or agent authorized to accept service  
6275 Eastland Road  
Brook Park, OH 44142

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_,  
on *(date)* \_\_\_\_\_, a person of suitable age and discretion who resides there,  
and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify):* \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_  
*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

## UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi 

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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v.

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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Civil Action No. 3:21-cv-00019-MPM-RP

## SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Discover Financial Services, LLC  
c/o its Registered Agent: CT Corporation  
645 Lakeland East Dr., Suite 101  
Flowood, MS 39232

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_,  
on *(date)* \_\_\_\_\_, a person of suitable age and discretion who resides there,  
and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify)*: \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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)

*Defendant(s)*

)

Civil Action No. 3:21-cv-00019-MPM-RP

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Municipal Employees Credit Union  
c/o any officer or agent authorized to accept service  
101 N. Walker Avenue  
Oklahoma City, OK 73102

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,

CLERK OF COURT

s/J. REDDITT



Date: 02/03/2021

*Signature of Clerk or Deputy Clerk*

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
, a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify)*: \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

*Printed name and title*

*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

v.

Civil Action No. 3:21-cv-00019-MPM-RP

Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* VeriCred Solutions, LLC  
c/o its Registered Agent: Corporation Service Company  
7716 Old Canton Road, Suite C  
Madison, MS 39110

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_,  
a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify):* \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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v.

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Civil Action No. 3:21-cv-00019-MPM-RP

Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Midland Funding, LLC  
c/o its Registered Agent: Corporation Service Company  
7716 Old Canton Road, Suite C  
Madison, MS 39110

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Michael T. Ramsey, Esq.  
Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_,  
a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify)*: \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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v.

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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Civil Action No. 3:21-cv-00019-MPM-RP

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Calvary Portfolio Services, LLC  
c/o its Registered Agent: CT Corporation System  
645 Lakeland East Drive, Suite 101  
Flowood, MS 39232

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Michael T. Ramsey, Esq.  
Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_,  
a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify):* \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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v.

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Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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Civil Action No. 3:21-cv-00019-MPM-RP

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Portfolio Recovery Associates, LLC  
c/o its Registered Agent: Corporation Service Company  
7716 Old Canton Road, Suite C  
Madison, MS 39110

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No. 3:21-cv-00019-MPM-RP

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_  
, a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify):* \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc:

AO 440 (Rev. 06/12) Summons in a Civil Action

UNITED STATES DISTRICT COURT

for the

Northern District of Mississippi

Mark Noble Pugh, Jr.

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*Plaintiff(s)*

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v.

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Civil Action No. 3:21-cv-00019-MPM-RP

Equifax Information Services, LLC; Trans Union, LLC;  
Experian Marketing Solutions, LLC; Barclays Bank  
Delaware; Capital One Bank USA, NA; Credit First  
National Association; et. al.

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*Defendant(s)*

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**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)* Account Resolution Corporation, LLC  
c/o its Registered Agent: CT Corporation System  
645 Lakeland East Drive, Suite 101  
Flowood, MS 39232

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Michael T. Ramsey, Esq.

Sheehan & Ramsey, PLLC  
429 Porter Avenue  
Ocean Springs, MS 39564  
Telephone: 228-875-0572  
Fax: 228-875-0895  
email: Mike@SheehanRamsey.com

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

DAVID CREWS,  
CLERK OF COURT



s/J. REDDITT

*Signature of Clerk or Deputy Clerk*

Date: 02/03/2021

**PROOF OF SERVICE**

*(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))*

This summons for *(name of individual and title, if any)* Equifax Information Services, LLC  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I left the summons at the individual's residence or usual place of abode with *(name)* \_\_\_\_\_,  
a person of suitable age and discretion who resides there,  
on *(date)* \_\_\_\_\_, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify):* \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ 0.00 .

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc: